

*Awardee Profiles
by State*

Missouri

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KANSAS CITY

CENTRAL-BANK OF KANSAS CITY (1996 BEA PROGRAM)

Location: Kansas City, Missouri
Award: \$99,869 grant

Central Bank of Kansas City was awarded \$99,869 for increasing its deposit-taking activities and consumer and commercial real estate, housing and business loans in distressed neighborhoods. During the first six months of 1996, this bank provided more than \$8.3 million in loans and services. In addition to facilitating neighborhood redevelopment through its single- and multi-family housing activities, the bank made a significant loan to help a major manufacturer and employer remain in the community.

(1997 BEA PROGRAM)

Award: \$83,808 grant
Contact: William M. Dana - (816) 483-12 10

Central Bank of Kansas City, based in Kansas City, Missouri, was awarded \$83,808 for increasing its commercial real estate and business and agricultural loans within a distressed community. These loans were used to finance businesses including equipment for a brick and stone masonry firm, an auto body painting firm, auto repair firm, restaurant, small grocery stores, a medical supply firm, a salvage firm, and improvements to a senior care center.

(1998 BEA PROGRAM)

Award: \$585,555 grant
Contact: William M. Dana, Jr. - (816) 483-1210

Central Bank of Kansas City, a certified CDFI, was awarded \$585,555 for increasing its deposits, financial services and consumer, single family housing, commercial real estate and business and agricultural lending. In total, the bank provided development and service activities totaling \$3,915,587 in distressed neighborhoods of Kansas City and making below market deposits in other CDFIs. The bank made below market deposits totaling \$300,000 in United Bank of Philadelphia, South Shore Bank of Chicago and Louisville Community Development Bank. The bank is a state chartered bank with total assets of \$55 million.

(1999 BEA PROGRAM)

Award: \$372,927 grant
Contact: William M. Dana, Jr. - (816) 483-1210

Central Bank of Kansas City, Missouri, a certified Community Development Financial Institution (CDFI), received an award of \$372,927 for increasing its community services and consumer, single-family housing, multi-family housing, commercial real estate and small business lending. In total, the bank provided development and service activities totaling \$1.3 million in distressed communities within Kansas City and for making below market deposits in other CDFIs. The bank made below-market rate deposits totaling \$600,000 in Blackfeet National Bank, Bank of Cherokee County, Community Bank of the Bay, Community Capital Bank of Brooklyn, Shorebank of Cleveland, and Boston Bank of Commerce. The awardee is a state-chartered bank with total assets of \$59.2 million.

(2000 BEA PROGRAM)

Award: \$191,010 grant
Contact: William M. Dana, Jr. - (816) 483-1210

Central Bank of Kansas City, Missouri, a certified Community Development Financial Institution (CDFI), received an award of \$191,010 for increasing its deposit-taking, financial services and community services and consumer, single-family housing, multi-family housing, commercial real estate and small business lending. The bank provided

lending, investment and service activities totaling over \$4 million in distressed communities within Kansas City. The awardee is a state-chartered bank with total assets over \$66 million.

(2001 BEA PROGRAM)

Award: \$940,611.00

Contact: Veda M. Rogers - (816) 483-1210

Central Bank of Kansas City, a certified Community Development Financial Institution located in Kansas City, Missouri, received an award of \$940,611 for increasing its lending in its distressed community and making \$1,300,000 in deposits in thirteen Community Development Financial Institutions (CDFIs): CityFirst Bank of D.C., City National Bank of New Jersey, Community Commerce Bank, Douglass National Bank, Elk Horn Bank and Trust Company, First National Bank of Phillips County, Fort Gibson State Bank, International Bank of Chicago; Louisville Community Development Bank, Neighborhood National Bank, SouthShore Bank of Chicago, United Bank of Philadelphia, and Unity National Bank. The awardee is a state bank with assets of \$70 million.

(2003 BEA PROGRAM)

Award: \$1,077,223

Contact: Veda Rogers - (816) 483-1210

Central Bank of Kansas City of Kansas City, MO, received an award of \$1,077,223 for increasing its financing activities AND/OR service activities in economically distressed areas in Kansas City, MO. The awardee also provided \$1,100,000 in financial support to the following certified Community Development Financial Institutions (CDFIs): EDC Loan Corporation and Missouri Family Credit Union. The awardee is a CDFI as well as a state chartered bank with total assets of \$115 million.

COUNTRY CLUB BANK, N.A. (2002 BEA PROGRAM)

Location: Kansas City, Missouri

Award: \$22,000.00

Contact: Mr. Robin Wells - (816) 751-9345

Country Club Bank, N.A. of Kansas City, Missouri, received an award of \$22,000 for CDFI Support Activities with the following certified CDFIs: Central Bank of Kansas City and Douglass National Bank. The awardee is a national bank with total assets of \$316,479,000.

HOUSING AND ECONOMIC DEVELOPMENT FINANCIAL CORP. (1999 CDFI PROGRAM – TECHNICAL ASSISTANCE)

Location: Kansas City, Missouri

Award: \$39,000 technical assistance grant

Type: Housing/Facilities Loan Fund

Contact: Joseph F. Egan - (816) 472-3053

Housing and Economic Development Financial Corporation (HEDFC) of Kansas City, MO was recently created as a result of the merger of two experienced housing loan funds serving Kansas City, MO and Kansas City, Kansas. Among the activities of HEDFC are: affordable housing mortgage and rehabilitation loans multi-family housing loans and technical assistance to non-profit housing developers. The technical assistance award will be used for development of a loan pool with investments from local financial institutions; for creation of a marketing plan and materials; and expansion of loan products addressing affordable housing for low-income families in HEDFC's target markets.

NORTHEAST CREDIT UNION (2000 CDFI PROGRAM – TECHNICAL ASSISTANCE)

Location: Kansas City, Missouri
Award: \$40,000 technical assistance grant
Contact: Stanley D. Boursheski - (816) 231-6060

Established in 1953, Northeast Credit Union (NCU) has been providing high- quality, low-cost consumer financial services to its members in lower-income areas of northeast Kansas City and Independence, Missouri. The activities supported with the Fund's \$40,000 Technical Assistance grant will enable NCU to improve its operating efficiency and provide financial services to an expanded membership.

WINTERSET STATE BANK (2001 BEA PROGRAM)

Location: Kansas City, Missouri
Award: \$55,000.00
Contact: Veda M. Rogers - (816) 483-1210

Winterset State Bank of Kansas City, Missouri received an award of \$55,000 for providing financial support to the Blackfeet National Bank, Douglas National Bank, Elk Horn Bank and Trust Company, First National Bank of Phillips County, and the Louisville Community Development Bank, all certified Community Development Financial Institutions (CDFIs) serving economically distressed areas throughout the United States. The awardee is a state-chartered bank with total assets of \$37 million.

HARRISONVILLE

ALLEN BANK AND TRUST COMPANY (2002 BEA PROGRAM)

Location: Harrisonville, Missouri
Award: \$22,000.00
Contact: Ms. Jayne E. Neal - (816) 380-3214

Allen Bank and Trust Company of Harrisonville, Missouri, received an award of \$22,000 for CDFI Support Activities with the following certified CDFIs: Central Bank of Kansas City and Douglass National Bank. The awardee is a state chartered bank with total assets of \$67,538,000.

WINTERSET STATE BANK (2002 BEA PROGRAM)

Location: Harrisonville, Missouri
Award: \$55,000.00
Contact: Ms. Veda Rogers - (816) 483-1210

Winterset State Bank of Harrisonville, Missouri, received an award of \$55,000 for CDFI Support Activities with the following certified CDFIs: City National Bank of New Jersey, CityFirst Bank of DC, Community Bank of the Bay, Community Capital Bank, Fort Gibson State Bank, Neighborhood National Bank, Shorebank, Cleveland, South Shore Bank of Chicago, United Bank of Philadelphia, and Unity National Bank. The awardee is a state chartered bank with total assets of \$32,479,000.

PLATTE CITY

PLATTE VALLEY BANK OF MISSOURI (2002 BEA PROGRAM)

Location: Platte City, Missouri
Award: \$22,000.00
Contact: Ms. Karen Anderson - (816) 746-7628

Platte Valley Bank of Missouri in Platte City, Missouri, received an award of \$22,000 for CDFI Support Activities with the following certified CDFIs: Central Bank of Kansas City and Douglass National Bank. The awardee is a state chartered bank with total assets of \$153,961,000.

ST. JOSEPH

HERITAGE BANK OF SAINT JOSEPH (2002 BEA PROGRAM)

Location: St. Joseph, Missouri
Award: \$22,000.00
Contact: Ms. Judy L. Rogers - (816) 591-1694

Heritage Bank of Saint Joseph in Saint Joseph, Missouri, received an award of \$22,000 for CDFI Support Activities with the following certified CDFIs: Central Bank of Kansas City and Douglass National Bank. The awardee is a state chartered bank with total assets of \$153,720,000.

ST. LOUIS

GATEWAY NATIONAL BANK OF ST. LOUIS (1996 BEA PROGRAM)

Location: St. Louis, Missouri
Award: \$26,038 grant

Gateway National Bank, the only minority-owned bank to be incorporated and operated in the state of Missouri, was awarded \$78,116 for increasing its deposit-taking and lending activities during the first six months of 1996. Gateway National Bank is located and serves neighborhoods in the northern portion of St. Louis.

(1998 BEA PROGRAM)

Award: \$52,756 grant
Contact: Isaac Darden - (314) 389-3000

Gateway National Bank of St. Louis received an award of \$52,756 for increasing its lending activity in economically distressed neighborhoods on the north side of St. Louis. Among other activities, the bank helped finance the rehabilitation of a building for a local health clinic and set up an ATM facility within the low-income community. Gateway is a national bank with total assets of \$28 million.

GREAT RIVERS COMMUNITY CAPITAL (1999 CDFI PROGRAM – TECHNICAL ASSISTANCE)

Location: St. Louis, Missouri
Award: \$20,000 technical assistance grant
Type: Housing/Facilities Loan Fund
Contact: Mr. Robert Boyle - (314) 664-5051

Great Rivers Community Capital, Inc. (GRCC) of St. Louis, MO is a start-up for-profit entity. GRCC's parent organization is the Justine Peterson Housing Reinvestment Corporation. GRCC was established to provide mortgage financing for low- to moderate-income homebuyers. The technical assistance award will be used as seed money to fund consulting services during the organizational development start-up period.

(2000 CDFI PROGRAM – CORE)

Award: \$660,000 (\$150,000 capital grant, \$500,000 loan, and \$10,000 technical assistance grant)
Contact: Robert F. Boyle - (314) 664-5051

Great Rivers Community Capital (Great Rivers) is a start-up for-profit housing loan fund created by the nonprofit Justine Petersen Housing and Reinvestment Corporation to provide mortgage financing for low- and moderate-income homebuyers living in St. Louis. The parent organization was created in 1997 to provide homeownership counseling and loan packaging for low-income families living in St. Louis. The CDFI Fund's \$660,000 award (\$150,000 capital grant, \$500,000 loan, and \$10,000 technical assistance grant) will help Great Rivers achieve its objective of making first and second home mortgages and home repair loans. The CDFI Fund's award to Great Rivers represents the Fund's first CDFI Program award in St. Louis.